

### West Coast Edition

Serving
The Retired
Military
Communities
of Nevada
& California















### RETIREMENT \* SER\_VICES \* NEWSLETTER

# HONORS August 2005

# **Concurrent Receipt &**

# **Combat Related Compensation**

Concurrent Receipt and Disability Pay (CRDP) and Combat Related Special Compensation (CRSC) are easily the most talked about issues in recent years for the military retired community. Let's take a few minutes to review and hopefully explain what they are and how they might effect your retirement pay. The 2004 National Defense Authorization Act authorized payment for as many as 200,000 of the approximately 600,000 military retirees with VA disabilities. CRDP effects certain retirees with combined Veteran Affairs (VA) disability ratings of 50% or greater, while CRSC effects certain retirees whose disabilities are combat related.

Concurrent Retirement and Disability Pay (CRDP) authorized a ten year phase in plan to eliminate the offset of retired pay for VA disability compensation for those with 50-100% disabilities. All retirees (except medical disability retirees with less than twenty years of qualifying service) who have VA disability ratings of 50% or higher will have military retired pay offset phased out over a ten year period. The law went into effect in January 2004 and is now in the second year of the phase in period. The majority of the retired pay offset will be eliminated in the first six years of the plan. The Act was changed effective



January 2005 to eliminate the phase in period for those retirees with 100% ratings, those eligible retirees should now be receiving full concurrent receipt of both VA disability compensation and military retired pay. Please note that the change was only for those with 100% ratings and does not include retirees rated 100% unemployable with less than 100% ratings. There is a proposal to include unemployable retirees with full immediate payments but at the time this newsletter went to print it had not been resolved. (Continued on page 4)

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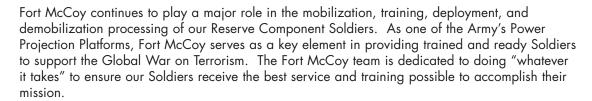


### Office Of The Commander

Dear Retiree/Spouse:

I'd like to take this opportunity to introduce myself to the military retired community. I am Colonel Derek Sentinella. I assumed Command of Fort McCoy from Colonel Danny Nobles June 3, 2005. As Commander, I would like to express my sincere appreciation for the dedication you have shown and sacrifices that both you and your loved ones have made, and continue to make in support of our Great Nation.

This past year has been a very eventful one for the military retired community. The 2005 National Defense Authorization Act included significant improvements to improve the Survivor Benefit Plan (SBP) and concurrent retired pay and VA disability payments. The three year phase in period to eliminate the reduction of SBP annuity at age 62 will start in October this year. Additionally, those retirees that have been rated by the VA with 100% service connected disabilities are now receiving both full retired pay and VA disability pay. These changes represent major accomplishments and go a long way in improving military retiree benefits. You will find more information on both of these issues included in this edition of Honors. The proposed 2006 Defense Authorization Act will continue to make improvements by including legislation that would allow concurrent receipt of both SBP and Dependency Indemnity Compensation (from the VA) for eligible surviving spouses. The proposed Act also includes legislation to accelerate the SBP paid up provision from October 2008 to October 2005. The details of these proposals have still not been worked out, but it is expected that the reforms will face a tough road on the hill.



Your Retirement Service Officer (RSO), Bill Walters, continues to service the military retiree community in the states of Minnesota, Michigan, Iowa, Northern Illinois, Wisconsin, Nevada and California. As a military retiree himself, Bill is a knowledgeable source of information and is very responsive with a positive approach. If you have any questions, please contact Bill at 800-452-0923 or via e-mail at william.walters@emh2.mccoy.army.mil.

FORT McCOY - TOTAL FORCE TRAINING CENTER.

Sincerely,

Derek J/Sentinella Colonel, US Army Commanding



Col. Derek J. Sentinella

# **Letter From Editor:**

It hardly seems right that another year has already come and gone since the 2004 edition. This 2005 issue is the fifth edition of Honors and as in the past issues, I have attempted to put together a product that is both informational and enjoyable to read. Each year I receive many comments and suggestions on issues my readers would like to see addressed in Honors. Due to space limitations I cannot possibly include an article on each of those suggestions so I try to address the most often mentioned. Please continue to complete the survey and let me know what type of information you would like to see addressed in Honors.

Thanks for all your service and I hope that you will find this edition of Honors meets your needs.

Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

# Newsletter and Other Information Available on the Internet.

This newsletter is an **annual** publication published each August. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. Two separate issues have been printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at www.mccoy.army.mil, then selecting Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please use this site and share it with retirees from other services.



www.mccoy.army.mil



Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2187, Fort McCoy, WI. We suggest that you call for an appointment before visiting the office.

You can contact us at: 800-452-0923 or e-mail: william.walters@emh2.mccoy.army.mil.

The mailing address is; Military Personnel Branch ATTN: IMNW-MCY-CAM-M 2187 South J Street Fort McCoy, WI 54656-5150 The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

**Editor: Bill Walters** 

(Continued from Page 1)

### **Frequently Asked CRDP Questions**

- 1. Does CRDP include any compensation for those retirees with VA disability ratings of 10-40%?
- A. No, only those retirees with 50% ratings or above are eligible for CRDP.
- 2. Are Temporary Early Retirement Authority (TERA) retirees eligible for CRDP?
- A. Yes, TERA retirees are eligible for CRDP, but they are not eligible for CRSC.
- 3. Are Reserve and National Guard retirees eligible?
- A. Yes, all Reserve and National Guard retirees with at least twenty good years for retirement purposes are eligible for both CRDP and CRSC.
- 4. I am a Medical Retiree with 15 years of combined military service. Am I eligible for CRDP?
- A. No, you must have at least 20 qualifying years of service (active and reserve/guard) for both CRDP and CRSC.
- 5. Are former spouses eligible?
- A. CRDP restores retired pay and retired pay is considered marital property subject to division in a divorce. Therefore, former spouses who have been awarded a portion of retired pay should receive an increase in their portion as the member's pay is increased by CRDP.
- 6. Who do I contact if I have questions concerning payment of CRDP?
- A. You should contact the Defense Finance and Accounting Service (DFAS) at 800-321-1080 or their website at www.dod.mil/dfas/.

### Combat Related Special Compensation (CRSC)

provides payment to those retirees with qualifying disabilities associated with combat or combat operations related disabilities. Effective January 2004 all retirees (except medical and retirees with less than twenty years service) with CRSC qualifying disabilities are entitled to both full VA compensation and earned retired pay. Unlike CRDP, CRSC requires an application to initiate payment. Combat and combat operational disabilities that qualify have an assigned medical diagnosis code from the VA Schedule for Rating Disabilities (VASRD) that resulted either;

- As a direct result of armed conflict
- While engaged in hazardous service (i.e., flight, diving, parachute duty)
- ◆ In the performance of duty under conditions simulating war (exercises, field training)



- ◆ Through an instrumentality of war (combat vehicles, weapons, Agent Orange, etc.)
- ◆The parent military service will determine which disabilities qualify under the above criteria. Retirees must apply to their parent service

### **Frequently Asked CRSC Questions**

- 1. Are all military retirees with qualifying combat related disability entitled to CRSC?
- A. No, retirees must have at least 20 years combined (active and reserve/guard) service. Thus, Temporary Early Retirement Authority (TERA) and retirees with less than 20 years of creditable service do not qualify.
- 2. Will I automatically receive CRSC?
- A. No, an application (DD2860) must be completed and submitted to your parent service.
- 3. How do I obtain an application?
- A. You can obtain an application form on the DoD website at www.dior.whs.mil/forms/DD2860.PDF or contact your RSO.
- 4. How can I check on the status of my application for CRSC?
- A. Each Uniformed Service will review the applications of their own retirees. Army retirees can check the status of their claim by calling 866-281-3254, Air Force retirees should call 866-229-7074 and Navy/Marine Corps retirees should call 877-366-2772.
- 5. Can I receive both CRDP and CRSC?
- A. No. Retirees eligible for both programs will be able to make a yearly election based on which option is more beneficial to them.
- 6. Is CRSC taxable?
- A. No, CRSC is not taxable based on current law regarding taxability income. CRDP however is taxable.

# **Honors Update**

# How Do I Change My Mailing Address for HONORS? \*\*\*\*\*\*\*

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**M**ailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or call 800-321-1080, or fax to 800-982-6559.
- Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, or call 800-321-1080, or fax to 800-982-8459.

- Retirees entitled to retired pay and Survivor Annuitants can also access and make changes to their accounts online at www.dfas.mil (click on myPay-control your pay). You will then need to establish a PIN and password.
- Retired reservist not yet age 60 should mail your change to U.S. Army Human Resources Command, ATTN: AHRC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200, call 800-318-5298, or fax to 314-592-0582 (ATTN: TLM9V49).

### **New VA Identification Card**

The VA has begun issuing new Veteran Identification Cards.

The new cards will have veterans' photos on the front and identify them as enrollees in the VA's health care system. The veterans' social security number, date of birth and

a control number will be encrypted on the back. The new cards will ensure the security of veterans' personal information as well as ensuring that only eligible veterans receive the benefits and services they have earned.

Veterans should request the new card at their local VA medical center. Processing will take approximately one week once eligibility is verified. Existing cards will remain valid until new cards can be issued.

# Family Members over 75 To Receive Indefinite ID Cards \*\*\*\*\*

Family members 75 years and older are to receive indefinite ID cards. Military retirees already received the ID cards with no expiration dates, but renewing ID cards upon expiration has been a continuing requirement for



family members. Eligible family members should note that although the law is in place the system has not been updated to accommodate the changes at this time. The new cards should be available starting this fall. Until the capability to issue the new cards is in place individuals

will need to continue to renew cards upon expiration as they have in the past.

With the enactment of Tricare for Life it is very important that eligible family members ensure that their ID card remain current. Check with you local ID card issuing facility this fall for the status of issuance capability for the new cards.



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Healthcare language and options can be quite confusing for many. This article is intended to assist readers in understanding basic terms and definitions such as TRICARE, Medicare, Skilled Nursing Facility Care and Long Term Care. Each of these terms include the word "care" in their names but each in itself is a totally unique health care benefit.

Let's start with TRICARE. TRICARE is the Department of Defense (DoD) medical entitlement program that covers eligible Uniformed Services beneficiaries for medically necessary care. Eligible beneficiaries may receive care at either a DoD military treatment facility (MTF) or from TRICARE authorized civilian providers.

To be eligible for TRICARE, all Uniformed Services sponsors and family members must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Enrollment can be accomplished at the nearest identification card issuing facility. You can locate your nearest I.D. facility at www.dmdc.osd.mil/rsl/ or by contacting your servicing Retirement Service Officer (RSO). Additional information on DEERS eligibility is available on the TRICARE website at www.tircare.osd.mil or by calling the Defense Manpower Data Center Support Office (DMDC) customer service line, 800-538-9552.

Medicare is a health insurance program for people age 65 or older, people who are under age 65 and disabled, and those who have End-Stage Renal Disease. Medicare benefits are separated into two parts: Medicare Part A is the hospital portion which helps pay for services such as hospital, skilled nursing facility care, home health and hospice care. Medicare Part B is medical insurance and helps pay for services such as doctors, outpatient care, laboratory tests, physical and occupational therapy, as well as health care services, for example, mammograms, flu shots and more.

For those beneficiaries who are Medicare and TRICARE eligible, **TRICARE for Life (TFL)** will pay secondary to Medicare for services covered by both Medicare and TRICARE. For those services covered by Medicare but not TRICARE (chiropractic care), beneficiaries are responsible for paying the Medicare cost shares and deductibles. For services covered by TRICARE but not Medicare, beneficiaries are responsible for paying TRICARE cost shares and deductibles. To use TFL benefits, Medicare eligible beneficiaries must be enrolled in Medicare Part B. A separate article is included in this issue regarding enrollment in Part B. Please remember that TRICARE is a last payer and only pays after all other health insurances (OHI) have paid.



**Skilled Nursing Facility Care (SNF)** is defined as a facility that has staff and equipment to provide skilled health care services to include rehabilitation, medically necessary health care services and prescription medications. Both Medicare and TRICARE cover SNF care. SNF covered benefits include room and board, prescribed drugs, laboratory work, supplies, appliances and medical equipment.

For SNF care to be covered under both Medicare and TRICARE, beneficiaries must have a qualifying hospital stay of three consecutive days or more, not including the day of discharge from the hospital. They must also enter the SNF within 30 days of being discharged from the hospital. If the qualifying hospital stay is determined by Medicare and TRICARE not to be medically necessary, all SNF claims will be denied by both.

Medicare limits the number of SNF care days it covers to 100 days for each spell of illness. TRICARE, however, covers more than 100 days as long as the care is medically necessary. After the 100 day Medicare SNF benefit, a Medicare claims denial for additional days must be sent to TRICARE before TRICARE can pay.

Long Term Care (LTC) is that care provided to assist a person with eating, dressing, bathing or performing activities of daily living. Though a SNF may determine that skilled care is no longer medically necessary, a beneficiary may still require these services. Sometimes referred to as "custodial care" it is not covered under Medicare, TRICARE or TFL. Whether the care is performed in a nursing home, assisted living facility or at home LTC is not a covered service. These costs may vary and must be borne by the patient or through private long term care insurance.

Congress authorized the **Federal Long Term Care Insurance Program (FLTCIP)** in fiscal year 2001.

The program is sponsored by the Office of Personnel
Management (OPM). All federal employees, including military
retirees are eligible to purchase LTC under FLTCIP. Additional
information on FLTCIP is available at www.opm.gov/insure/ltc/
or by calling 800-582-3337.

Many commercial insurance carriers also offer LTC products and services for people needing non medical personal care needs. You can contact the Center for Medicare and Medicaid Services at 800-633-4227 to request a copy of "Choosing Long Term Care; A Guide for people with Medicare".

Additional contact numbers and websites relating to this article are listed in the reference guide in this issue of Honors.

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# MEDICARE Part B Enrollment Open Season Extended

Under the Medicare Modernization Act of 2003, military beneficiaries eligible for Medicare Part B who had not enrolled were allowed to enroll during 2004 with no late enrollment penalty in order to become eligible for TRICARE for Life.

Due to a problem experienced in notifying all eligi-

ble beneficiaries the open enrollment period has been extended through 2005. Eligible individuals may now enroll without penalty during 2005 through their local Social Security Office, or by contacting Social Security at 800-772-1213 or visiting www.ssa.gov/legislation/.

# **TRICARE Retiree Dental Program Update**

First authorized in 1997 the TRICARE Retiree Dental Program (TRDP) continues to offer an affordable, comprehensive dental benefit program for the military retired community. The TRDP is a nationwide, combined fee for service/preferred provider program offering enrollees access to any licensed dentist in all 50 states, plus the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Island, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada.

Enrollees may seek care from any licensed dentist, with optimal benefits available when choosing a participating "Delta Dental PPO" dentist in over 80,000 locations nationwide. The program offers coverage for a wide variety of dental services including a separate accident benefit with no waiting period.

Eligibility extends to all military retirees, including "gray area" reserve component retirees not yet age 60. Although eligibility for this group has been in effect since 1998, many retired Reserve and Guard members still do not realize they are eligible. It is important to note that as with all new retirees, the 120 day period during which a "gray area" retired Reservist can enroll in the TRDP to qualify for the 12 month waiting period waiver begins with their retirement date, not the date they reach age 60.

Additional information is available at www.trdp.org or by calling 866-471-8944.

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# Survivor Benefit Reform and Open Season

The 2005 Defense Authorization Act has increased Survivor Benefit Plan (SBP) annuities from 35% to 55% (of gross retired pay) for annuitants over 62 years old. The elimination of the "widow's tax" is a major reform to the SBP program. The elimination of the reduction will be phased in over a period of three and a half years. Beginning in October 2005 annuitants receiving 35% will have their annuities increased to 40%. In April 2006 it will increase to 45%, then in April 2007 to 50% and April 2008 to 55%. The change will be automatic and effected annuitants will not need to do anything to receive the increased payments.

As a result of the change in SBP an open season will be held to allow retirees who did not elect the maximum option an opportunity to make a new election. The cost has not been determined yet, but it is expected that it will cover all costs that would have been paid if the election had been made at the first opportunity to do so. In order for the new election to become

effective the retired member must live for at least two years. If the retired member dies before the end of the two year period the open season election becomes void



and all costs resulting from the new election will be refunded to the beneficiary of the voided election. At this time details of the open season have not been published by DoD. The open season will be announced as soon as the procedures are available and the form is in print. You can obtain more information on the open season at www.armygl.army.mil, or you can contact your servicing Retirement Services Officer.



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# **Space-A-CONUS**

### TRAVEL TEST EXTENDED \*\*\*\*\*\*\*

The one year test to expand space-available privileges to family members traveling within the Continental United States (CONUS) has been extended. Under the test phase, eligible family members are able to travel Space-A aboard military flights when accompanied by their sponsors. Please note that the test does not apply to Guard and Reserve members who are retired but not yet eligible for retired pay benefits. Prior to the test family members were prohibited from flying space available within CÓNUS.



Additional Space-A information is available through the Headquarters Air Mobility Command (AMC) Passenger Policy Branch website at: http://public.amc.af.mil/SPACEA/spacea.htm.

# **Social Security Application Tips**

Applying for Social Security is an important event in your life and you need to be proactive and have all the documentation required. Here are a few tips for you if you are approaching your 62nd birthday and preparing to apply for Social Security benefits.

- You may apply for benefits three months before your 62nd birthday.
- It is advised that you call the Social Security Administration Office for an appointment and list of documents and information for your application.
- Your application will not be processed without all of your DD214's or verification of your military service. If you do not have that information you may request copies from www.archives.gov. research\_room/vetrecs or by contacting your County Veteran Service Office for assistance in obtaining these documents.
- ◆ Visit the Social Security website at www.ssa.gov for more information.

# Owning Your Own Home Has Become Easier

The Veteran's Benefits Improvement Act of 2004 will make owning your own home more affordable for many veterans. The Act authorizes no-down-payment loans of up to \$359,700 while keeping loan limits in step with increasing home values and allows the VA to guarantee one-year adjustable rate mortgages. The VA guaranteed home loans are made to veterans, service members, and reservists so they can receive a good interest rate without making a down payment. You can obtain more information on VA home loans at www.homeloans.va.gov or by contacting your local County Veteran Service Office.



# ACAP Career and Alumni Program Transition Services

What is the Army Career and Alumni Program (ACAP)? ACAP is the Army's premiere transition assistance program for service members and their family members who are leaving the Army. ACAP assists with transition decisions, writing resumes, completing applications and developing a career plan. ACAP has self paced systems that put your future at your fingertips. It uses computer based training to provide job assistance training, practice interviews and related transition support. Your ACAP Center is an excellent place to go for employment assistance and the Army has recently extended eligibility for this program to retirees and their adult family members for life on a space available basis. ACAP centers are located at most Army installations around the world. For more information on ACAP and to locate your nearest ACAP center you can visit their website at www.acap.army.mil.



# Is Your Federal Tax Witholding Accurate?

April 15th is past, but when you filed your return were you surprised by the amount of tax you owed or are you still trying to determine how to pay it? Or, did you end up waiting for a refund of a large amount of money you could have used during the year? Either way you may want to adjust the amount being withheld from your retired pay.

Taxes are a pay as you go system. After you retire taxes need to be paid by having money withheld from your pension monthly or by paying quarterly estimates. Withholding from your military retirement is easy as you can determine and adjust the amount withheld. You can access and make changes to your retired pay by establishing a MyPay account with the Defense Finance and Accounting Service (DFAS) at https://mypay.dfas.mil. You can also contact DFAS at 800-321-1080.



Additional income tax information is available online at www.irs.gov or by calling your local IRS office.

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# Wearing of the Army Physical Fitness Uniform

Army retirees are now authorized to wear the Physical Fitness (PT) and Improved Physical Fitness Uniforms (PFU and IPFU). Uniform wear policy is described in Army Regulation 670-1, Wear and Appearance of Army Uniform and Insignia.

Retirees may wear parts of the PFU or the IPFU with civilian attire off the installations. When wearing the PFU or the IPFU as a complete uniform (i.e., trunks and short-sleeve shirt/ sweatshirt or sweatpants with short-sleeve shirt or sweatshirt), retirees will wear only authorized accessories corresponding to those worn by personnel of the active Army. Sleeves must be

kept down on the sweatshirt or jacket with the legs down on the pants and T-shirts tucked inside the trunks. Sleeves of the IPFU sweatshirt or jacket may not be pushed up. The black knit cap must be pulled down snugly on the head, with the bottom edge of the cap folded up, not rolled.

The IPFU is now available at all Army & Air Force Exchange Service (AAFES) Army locations and on line at www.aafes.com or by calling 800-527-2345. If you have questions concerning the wear of the PT uniform it is suggested that you contact your nearest AAFES facility.

# **Casualty Reporting Procedures**

Retiree and Survivor Benefit Annuitant deaths need to be reported to the Defense Finance & Accounting Service (DFAS). You can reach the Casualty Reporting office at DFAS by calling 800-321-1080. Be prepared to provide the deceased members' name, social security number, date of death and contact information for a designated beneficiary or next of kin. Upon receipt of the casualty report, a DFAS representative will initiate casualty processing. Additionally, all retiree/annuitant deaths need to be reported to the Defense Enrollment Eligibility

Reporting System (DEERS). You can contact DEERS at 800-538-9552 or any I.D. card issuing facility. A list of those facilities in your area is included in this issue. California residents should contact DEERS at 800-334-4162. A Causality Assistance Checklist is available on the G-1 Retirements Services website at www.odcsper.army.mil and selecting Post Retirement.



# Information

At Your Fingertips \*

telephone.			
Fort McCoy Retirement Service Office	800-452-0923	TRICARE Senior Pharmacy	877-363-6337
DA Casualty Assistance Office (To report the death of a retiree)	800-626-3317	TRICARE for Life	888-363-5433
Deers Verification (Update I.D. records)	800-538-9552	Armed Forces Retirement Homes (Soldiers' & Airmen's Homes) Washington D.C. Gulfport, MS	800-422-9988 800-332-3527
Defense Finance & Accounting Office	800-321-1080	VA Regional Office	800-827-1000
(Retired & annuitant pay issues)		(VA benefit issues)	300 0=2 1000
Human Resource Command (Gray area retiree issues)	800-318-5298	Federal Long Term Care Insurance	e 800-582-3337
VA Burial Information	800-697-6947	Other Military Retired Affairs Off	800-255-8950
Medicare Information	800-772-1213	Marine Corps Air Force	800-336-4649 800-531-7502
TRICARE World Wide Information	800-874-2273	Army Recreation Centers	
<b>Delta Dental</b> (Retiree Dental Program)	888-838-8737	Dragon Hill, Korea	800-367-6027 011-49-8821-9440 011-822-790-0016
Express Scripts (Mail Order Pharmacy)	866-363-8667	Shades of Green, Florida	888-593-2242



**DA Retirement Services** 

http://www.armyg1.army.mil/retire

Fort McCoy Homepage

http://www.mccoy.army.mil

**DFAS-Cleveland (Retired Pay) & DFAS-**

**Denver (Annuitant Pay)** 

http://www.dod.mil/dfas/

**Veterans Administration** 

http://www.va.gov

**Military Funeral Honors** 

http://www.militaryfuneralhonors.osd.mil

**Burial & Memorial Benefits** 

http://www.cem.va.gov

**DOD Military Health Care System (TRICARE)** 

http://www.tricare.osd.mil

**Delta Dental Plan** 

http://www.trdp.org

**Express Scripts (Mail Order Pharmacy)** 

http://www.express-scripts.com

Federal Long Term Care Insurance

http://www.ltcfeds.com

Medicare

http://www.ssa.gov/mediinfo.htm

**Social Security** 

http://www.ssa.gov

**National Personnel Records Center** 

http://www.nara.gov/regional/stlouis.html

**National Archives and Records Administration** 

http://www.nara.gov

**Army & Air Force Exchange Service** 

http://aafes.com

**RAPIDS Site Locator (DEERS** 

**Enrollment & ID Card Issuing Facilities)** 

http://www.dmdc.osd.mil/rsl

SITES Home Page (Information about military installations)

http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index
Military Living Publications (Includes Space A Travel

Information)

http://www.militaryliving.com

U.S. Army Human Resource Command - Army Reserve

https://www.hrs.army.mil/site/reserve/





To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services Office. Please take a few minutes to complete and return this survey. Mail your completed survey to: Military Personnel Division, ATTN: IMNW-MCY-CAM-M, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than October 30, 2005. Thank you for your time and cooperation.

5-Excellent

1 2 3 4 5

1. How would you rate this edition of the Retirement Newsletter, "HONORS"? For each of the following items please rate the Newsletter using the scale below.

How does the Newsletter rate on:					
★ providing you with meaningful information?	1	2	3	4	5
★ being a credible source of information?				4	
★ keeping abreast of issues?	1	2	3	4	5
★ responding to your needs?	1	2	3	4	5

3-Average

- 2. What topics would you like to see addressed in future issues of "HONORS"?
- 3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on:

2-Marginal

★ overall appearance?

- ★ response to requested information?
   1 2 3 4 5

   ★ courtesy?
   1 2 3 4 5

   ★ timeliness?
   1 2 3 4 5
- 4. Please circle your status. Retiree Spouse Widow/Widower

5. Please circle your age group.

Under 35 36-44 45-54 55-64 65-74 75 and over

6. What changes would you like to see in future issues of "HONORS"?



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# **Military Installation Information**

The following is a consolidated telephone contact list for military installations located in California and Nevada. The list contains an installation information number and other often asked for key numbers. Many of the installations offer recreational services, camping, commissary, exchange, lodging facilities, legal assistance and much more. Contact the information number listed to inquire on services at any of the installations.

The source of the following information is the Standard Installation Topic Exchange Service (SITES) website at www.dmdc.osd.mil/sites. This website offers comprehensive information on all military installations worldwide.

### Nevada

<b>NAS Fallon</b>	
Operator	775-426-5161
Navy Lodge	775-426-2818
Space A Info	775-426-3415
•	
Nellis, AFB	
Operator	702-652-1110
Lodging Office	702-652-2711
Space A Info	702-652-2562
Retired Affairs	702-652-8712

### California

### Beale, AFB Operator

530-634-3000 Space A Info 530-634-8494 530-634-2953 Lodging Office

### **Camp Pendleton**

Operator 760-725-4110 Ward Lodging 760-725-5194

### **DLI Presidio-Monterey**

Operator 831-242-5000 Lodging Office 831-242-5091

### Edwards, AFB

Operator 661-277-1110 Lodging Office 661-277-3302

### **Fort Irwin**

Operator 760-380-1111 Landmark Inn 760-386-4040

### Los Angeles AFB

Operator 310-363-1110 Billeting 888-235-6343 Space A Info 310-363-0715

### 29 Palms

760-830-6000 Operator Lodging Office 760-830-6573

### **MCAS Miramar**

Operator 858-577-1011 Navy Lodge 858-271-7111

### **MCLB Barstow**

Operator 760-577-6211 Lodging Office 760-577-6418

### **MCRD San Diego**

Operator 888-718-3027 Billeting 619-524-4401

### March AFB

Operator 909-655-1110 Lodging Office 909-655-5241 Space A Info 909-655-2913

### **NAS Lemoore**

Operator 559-998-3300 Navy Lodge 559-998-5792 Space A Info 559-998-1681

### NAS North Island

Operator 619-545-1011 Billeting 619-435-0191 Space A Info 619-545-9567

### **NWS China Lake**

Operator 760-939-9011 Billeting 760-939-3146 Retired Affairs 760-939-0978

### Point Loma Naval Base

Operator 619-553-1011 Temp Lodging None on base Retired Affairs 619-553-8576

### **Point Mugu**

805-989-1110 Operator Navy Lodge 805-989-8407

### **Port Hueneme**

Operator 805-982-4711 Navy Lodge 805-985-2624

### **Naval Post Grad School**

831-656-2441 Operator Navy Lodge 831-372-6133

### **Naval Station San Diego**

619-556-1011 Operator 619-234-6142 Navy Lodge

### **Travis AFB**

Operator 707-424-1110 Westwind Lodging 707-424-8000 Space A Info 707-424-1854

### **USCG Petaluma**

707-765-7215 Operator Temp Lodging 707-765-7248

### Vandenberg AFB

Operator 805-606-1110 Lodging 805-606-1844 Space A Info 805-606-1854



# **Nevada Has Veteran's Tax Exemptions**

Nevada offers a variety of property tax exemptions to qualifying veterans. A Veteran's Exemption is available to Nevada residents who have served in the Armed Services during most war time and conflict situations. Eligible veterans must have been a resident for six months.

A Disabled Veteran's Exemption is available for veterans who have a permanent service connected disability of at least 60%. A permanently disabled veteran with a 60% to 100% disability receives the exemption which ranges from \$7,500 to a maximum of \$15,000 assessed value. The benefit of this program may succeed to the widow of the veteran who is eligible for the exemption at the time of death.

Nevada residents whose visual acuity with correcting lenses does not exceed 20/200 in the better eye, or whose vision in the better eye is restricted to field which subtends an angle not greater than 20 degrees may apply for a Blind Exemption.

Additionally, a Surviving Spouse Exemption in the amount of \$1,000 is available.

These benefits are administered by your County Assessor. For additional information please contact your local county representative .

### California and Nevada Area Retiree Councils

Area Retiree Councils serve as a vital link for the retiree community. These councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The councils also plan and implement programs/Retiree Appreciation Days to provide up to date information on benefits and entitlements to the retired community. Retiree councils are made up of volunteers from their local areas. As volunteers, council members often do not receive the thanks they deserve. Contact your nearest council representative to express your appreciation and inquire on meeting schedules as well as possible membership opportunities.

	Chairman	Phone
Fresno Area Council	Bob Apple CPO, USN Ret	559-291-2774
San Diego Area		
Council	Harvey Sampson MSG, USA Ret	619-448-8561
Bay Area Council	<b>Barton Gilbert</b> BG, AUS Ret	925-313-7171
Fort Ord Area Council	<b>William Gourley</b> MG, USA Ret	831-242-7614
Nevada Area Council	Elaine Chin MAJ, USA Ret	702-256-3198

# **Expanded Federal Cemetery For San Diego Area**

The Director of the Fort Rosecrans National Cemetery, Bill Livingston, reports that environmental studies have been underway since January 2005 on a site for expanding the cemetery. The Cemetery was established in 1882, and was designated a National Cemetery in 1934. Sites for burial of full casketed remains were depleted in 1966, but development of columbaria for cremated remains has allowed for additional burial space. Additional columbaria are being built that should allow for burials until 2009-2010.

The Department of Veterans Affairs is currently planning to build additional gravesites on a 323 acre site that is currently part of the MCAS Miramar. The site is close to the junction of Miramar Road and I-805. The primary site will be able to handle 200,000 interments plus a columbarium for cremated remains. Veterans of all services and their qualified dependents are eligible for internment. The estimated date of the first internment, if the environmental studies are favorable, will be May 2006.

Additional information is available by calling 619-553-2084 or via email at blivingston@cem.va.gov.



# I.D. Card Facilities/DEERS

11th USCG Dist San Pedro	San Pedro	USCG	310-732-7420
146 MSS Port Hueneme	Oxnard	USAFR	805-986-7470
163 MSS March	Riverside	USAFR	951-655-3070
2nd MED BDE	San Pablo	USAR	510-970-3237
311 COSCOM	Los Angeles	USAR	877-551-7142
352nd Combat Support			
Hospital	Oakland	USAR	510-302-2720
452CSS March	Riverside	USAFR	951-655-3033
63rd Reserve Support Command	Los Alamitos	USAR	562-795-1172
91st Division (TS) Camp Parks	Dublin	USAR	925-875-4918
940 MSS Beale AFB	Marysville	USAFR	530-634-1860
AFR 349 Travis AFB	Fairfield	USAFR	707-424-2345
ANG 129 Moffett Airfield	Mountain View	ANG	650-603-9175
ANG 144	Fresno	ANG	559-454-5274
Joint Forces HQ	Sacramento	ARNG	916-854-3277
Barstow MCLB	Barstow	USMC	760-577-6969
Beale AFB	Marysville	USAF	530-634-3187
Camp Pendleton (MCB)	Oceanside	USMC	760-725-2768
Edwards AFB	Edwards	USAF	661-277-2276
Fort Irwin	Fort Irwin	USA	760-380-3100
Fort Hunter Liggett	Jolon	USAR	408-386-2502
HC, ISU Camp Roberts	Camp Roberts	arng	805-238-8574
MCAS Miramar	San Diego	USMC	858-577-1421
Los Angeles AFB	Los Angeles	USAF	310-363-5254
MAG-46 San Diego	San Diego	USMC	858-577-1142
MCRC Bakersfield	Bakersfield	USMCR	661-325-2797
MCRD (CPAC) San Diego	San Diego	USMC	619-524-8741
NMCRC Encino	Encino	USNR	818-344-5101
NMCRC Moreno Valley	Riverside	USAFR	951-655-7699
NMCRC Sacramento	Sacramento	USNR	916-387-7100
PSD ASW	San Diego	USN	619-524-1901
PSD Camp Pendleton	Oceanside	USN	760-725-1308
PSD China Lake	China Lake	USN	760-939-4714
PSD Coronado NAB	San Diego	USN	619-437-2199
NAF El Centro	El Centro	USN	760-339-2545
PSD Lemoore	Lemoore	USN	559-998-4011
PSD Monterey	Monterey	USN	831-656-4070
PSD NAS North Island	San Diego	USN	619-545-9501
PSD NAS North Island Res	San Diego	USNR	619-545-4359
PSD NS San Diego (id lab)	San Diego	USN	619-556-6737
PSD Point Loma	San Diego	USN	619-553-4988
PSD Point Loma SubBase	San Diego	USN	619-553-0746



CALIFORNIA(continued)			
Site Name	City	Service	Phone
Port Hueneme	Port Hueneme	USN	805-982-2385
Presidio of Monterey	Monterey	USA	831-242-5209
Travis AFB	Fairfield	USAF	707-424-4074
Twentynine Palms	Twentynine Palms	USMC	760-830-8332
USCG Group Humboldt Bay	McKinleyville	USCG	707-839-6125
USCG Support Group Alameda	Alameda	USCG	510-437-2905
USCG Training Center	Petaluma	USCG	707-765-7354
Vandenberg AFB	Lompoc	USAF	805-606-2276
Defense Distribution Depot	San Joaquin	DLA	209-839-4294
NMC San Diego (Balboa)	San Diego	USN	619-532-6585
Sierra Army Depot	Herlong	USA	530-827-4436
Nevada			
Site Name	City	Service	Phone
152 MSS Reno	Reno	USAFR	775-788-4510
AG Nevada	Carson City	arng	775-884-8402
NMCRC Las Vegas	Las Vegas	USAFR	702-632-1451
Nellis AFB	Las Vegas	USAF	702-652-9073
PSD NAS Fallon	Fallon	USN	775-426-2808

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# **Welcome** To The Presidio of Monterey

Home of the Defense Language Institute Foreign Center, the Presidio of Monterey is located 120 miles south of San Francisco overlooking the picturesque Monterey Bay. The area offers a wide range of activities and sight seeing opportunities.

The Presidio's Recreation Center is a full service Morale Welfare and Recreation (MWR) Facility, including an ITT office and Outdoor Recreation and Equipment Center.

Eligible patrons include all active duty, retired military, DoD civilians, and their family members.

At the Outdoor Recreation Center you can rent a full range of equipment including boats, surfboards, kayaks, camping gear, fishing poles and much more, all at modest prices.

The ITT office provides individuals and families opportunities to enjoy discounted car and mini van rentals, tickets to events including Disneyland, Great America, Universal Studios and more. Special tours and events including major sporting events are also available at discounted prices.

To inquire on these and other MWR services available at the Presidio call 831-242-5506 or visit their website at www.pom-odr.com.

Just a short distance from the Presidio is the General Stilwell Community Center. Join your friends at the military community's meeting, ceremony and party headquarters. The center rents a 1/2 or whole ballroom, lounge and dining room. Come in and try your luck at Bingo on Tuesday and Thursday evenings at 6:30 PM. Call 831-242-7801 to verify hours, check on special activities and make your own personal arrangements.

While at the Presidio take advantage of great prices on lodging. Room rates range from \$48 to \$74 per night. They include a variety of accommodations and come complete with the trimmings to fit all of your needs. Accommodations include family cottages, and suites to single rooms.

For reservations or to obtain more information on the Presidio Lodging Office call 831-645-1199 or visit their website at www.pomlodging.com/.





Nothing evokes such strong emotion as seeing our Flag, either at a ceremony honoring a great event or draped over a coffin as a sign of mourning for a loved one. When displaying the Flag it is important to do so with respect and honor. Below are a few guidelines of proper Flag etiquette;

 when on display or carried in a procession with other flags, the Flag should always be positioned to its own right. Also, it should be positioned to the right of a speaker or staging area.

# **Displaying Our Flag**

- when displayed from a staff projecting horizontally from a building the stars of the Flag should be placed at the peak of the staff unless the Flag is at half staff.
- the Flag should be at the center and at the highest point when a number of flags are grouped for display.
- when displayed vertically or horizontally on a wall, the stars should be placed at the top of the Flag's right and the observer's left.
- when unfurled for display across a street it should be hung vertically, with the stars to the north or east.
- when flown with flags of other nations, each flag should be displayed from separate staffs of the same height, and each should be of equal size. International law forbids display of the flag of one nation to be flown above that of another nation during peace time.

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### Fresno Area Council Activities

The Fresno Area Military Retiree Council continues to grow. Membership in the council has increased in the past year and they continue to strive to add new members. Any military retiree living in the San Joaquin Valley area who may be interested in serving on the council is encouraged to contact the Chairman, Bob Apple, at 559-291-2774 or email at ahab1999@hotmail.com. You can also contact the Vice Chairman, Tom Gentile, at 559-294-1090.

The council has been active in supporting family members of Fresno area mobilized reserve units. Many times the support is in the form of a simple question and answer session but often times extends well beyond. We stand ready and willing to help in whatever way necessary.

The council is also actively involved with the building of a new California Veteran's Home in Fresno. After much negotiation the project is starting to take form. As the building begins, an eighteen hole golf course is being planned adjacent to the home. The Veteran's Home is expected to be completed sometime in 2008.

The council also participates in several civic organizations representing interests of military retirees and veterans.

# **Nevada State Veterans Home**

Located in Boulder, the Nevada State Veterans Home (NSVH) is dedicated to serving Nevada's veterans who have earned special recognition through their sacrifices in protecting our country's freedoms and individual rights. The facility has a skilled and compassionate staff and volunteers. The entire staff is committed to treat all residents and their family members with respect while providing to their individual needs.

The NSVH is a 180 bed skilled nursing care facility designed to serve the veteran, spouse of a veteran, and Gold Star parents of veterans of the State of Nevada. The facility also includes a

24 bed secured dementia unit. It began receiving residents on August 12, 2002 and is recognized by the Department of Veterans Affairs and certified by Medicaid and Medicare. It is one of many state veterans homes throughout the United States "Caring for America's Heroes".

For information on eligibility admission requirements and costs contact the Admissions Coordinator at 702-332-6717 or visit the Nevada Office of Veterans Services website at http://veterans.nv.gov/.



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# **DoD Hearing Aid Program**

The Retiree At Cost Hearing Aid Program (RACHAP) provides retired service members an opportunity to purchase hearing



aids at government cost. The hearing aids are purchased directly from the manufacturer at substantial savings over the cost of the same hearing aids sold and fitted in the civilian community. Often times these discounts will total as much as 300% in savings. Unfortunately, the RACHAP is not available to family members of retirees.

Retirees are encouraged to call and inquire as to availability of the RACHAP at their nearest Military Treatment Facility (MTF). If the RACHAP is available, the retiree will be instructed on how to obtain an appointment in the Audiology Clinic. At the appointment, a complete diagnostic evaluation will be performed by the MTF Audiologist, along with any necessary medical referrals. If it is determined that the retiree may benefit from the use of amplification, the Audiologist will recommend a specific hearing aid(s) and prescription, along with the total cost. At most MTFs, the retiree will be asked to provide payment at the time the hearing aid(s) is ordered. Upon receipt, the retiree will be scheduled for a Hearing Aid Fitting appointment.

Additional information is available online at www.moaa.org/HealthCare/Hearing\_Aid.asp or by contacting your nearest MTF.

# **Retiree Mobilization**

The Army is expanding its program to bring volunteer retirees back on active duty. Ages generally will range from the mid 40s to late 60s, although some retirees older in age may be accepted.

Approximately 4,500 retirees have completed applications thus far. The applicants have been categorized into three groups. The most valuable to the Army are 1,000 healthy retirees who have been out of service less than five years. A second group of 2,000 are in good health, out of the military no more than ten years and are age sixty or younger. The third category of 1,500 retirees are older that sixty or have disabilities.

Retired soldiers who rejoin would serve up to a year, although they could agree to more or volunteer for another assignment.

You can request voluntary recall for contingency operation in writing, by telephone or email. Your request must include your desired location, installation or major command. Send requests to U.S. Army Human Resources Command, ATTN: AHRC-PAP-A, 1 Reserve Way, St. Louis, MO 63132-5200, call 800-325-2660, or email mobops@hrcstl.army.mil. In addition, a new self service tool on the My Record "secure" website https://www.hrc.army.mil/site/reserve/ portal area offers an online volunteer option for interested Reserve soldiers.

### California Veteran Loans Available

California has a wide variety of loan programs available. The Cal-Vet loan program provides low interest financing for qualified veterans to purchase homes or farms in California. Included are conventional homes, condominiums and mobile homes for use as a primary residence. The maximum Cal-Vet loan was increased to \$359,650 in 2005 and offers extra benefits to save you money and provide protection for your investment.

Application is easy and can even be accomplished online. For more information on the Cal-Vet loan program call 877-489-7666 or visit www.calvetloans.us. You can also contact your County Veteran Service Office (CVSO). You can locate your CVSO in the white pages of your telephone directory under, "State Government Offices, Veterans Affairs".





# **UPCOMING** REE APPRECIATION DAYS

At the time of this publication the following Retiree Appreciation Days (RADS) have been confirmed. Additional RADS are still being considered at some installations and could possibly still be held.



### MCB Camp Pendleton, California

September 17, 2005 South Mesa Club 0900-1300 760-725-3400



### Lemoore NAS, California

October 15, 2005 Base Theater, Bldg 860 0800-1200 559-998-4042



### San Diego, California

November 5, 2005 Marine Corps Recruit Depot 0800-1400 619-556-8987

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For the past few years the Fort Ord Retiree Council has conducted (an outstanding) their RAD in June at the old Fort Ord near Monterey. Unfortunately, as HONORS is published in August, we are not able to list specific dates for the 2006 event. If you are interested in attending future Fort Ord RADs we suggest that you contact the Retired Activities Office at 831-242-7614.

# Vandenberg - A Great Vacation

Looking for a low cost vacation while staying stateside? Vandenberg may just be the right place for you, especially during the upcoming holiday seasons. As occupancy is low in November and December, it makes for an excellent opportunity while the weather is great.

Vandenberg is located on the central coast of California within easy reach of Los Angeles, Santa Barbara, the Danish town of Solvang, Santa Monica, Malibu, Hearst Castle, miles of pristine beaches, great shopping and lots of big name theme parks.

There are also many recreational and entertainment sources on base. You can enjoy the golf course, bowling, adventure trips, swimming, fine dining and entertainment at the club. Retirees visiting Vandenberg may eat all meals in the military dining facility if they wish.

More information is available online at Lodging@Vandenberg.af.mil or by calling 805-606-1844.







Military Personnel Branch
ATTN: IMNW-MCY-CAM-M
2187 South J. Street
Ft. McCoy, Wisconsin 54656-5150

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Serving The Retired Military Communities of Nevada & California

